

DIGITAL CHECKBOOK**ABSTRACT OF THE DISCLOSURE**

- An electronic analog of a checkbook provides for instantaneously drafting and
- 5 transmission of checks and drafts. A user is authenticated by a biometric characteristic or the like. Payees and electronic routing information is stored in a database and used with data input to the device to formulate an electronic draft or check. The electronic check can be transferred to a financial institution via the Internet or other data network to route funds to a payee without having to generate a
- 10 paper instrument. An alternative embodiment enables checks to be printed directly from the digital checkbook when electronic funds transfers are not possible.

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